

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

BRIAN L. FRECHETTE,)
Plaintiff,)
v.)
AMERIQUEST MORTGAGE COMPANY)
and DEUTSCHE BANK NATIONAL)
TRUST COMPANY, as TRUSTEE of)
AMERIQUEST MORTGAGE)
SECURITIES, INC. ASSET BACKED)
PASS-THROUGH CERTIFICATES,)
SERIES 2003-11 UNDER THE POOLING)
AND SERVICING AGREEMENT DATED)
AS OF NOVEMBER 1, 2003, WITHOUT)
RE COURSE)
Defendants.)
)

CIVIL ACTION NO. 05-11398-RWZ

DECLARATION OF RYAN M. TOSI

I, Ryan M. Tosi, hereby declare under oath as follows:

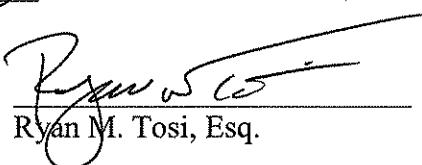
1. I am an attorney with the law firm of Kirkpatrick & Lockhart Nicholson Graham LLP, located at State Street Financial Center, One Lincoln Street, Boston, MA 02111. I am counsel of record for defendants Ameriquest Mortgage Company and Deutsche Bank National Trust Company, As Trustee Of Ameriquest Mortgage Securities, Inc. Asset Backed Pass-Through Certificates, Series 2003-11 Under The Pooling And Servicing Agreement Dated As Of November 1, 2003, Without Recourse (collectively, "Defendants").

2. I respectfully submit this declaration in connection with Defendants' Motion for Summary Judgment, Defendants' Memorandum in Support of their Motion for Summary Judgment, and Defendants' Local Rule 56.1 Statement of Undisputed Material Facts in Support of Defendants' Motion For Summary Judgment.

3. Attached hereto as Exhibit 1 is a true and accurate excerpted copy of the deposition transcript of Brian L. Frechette, dated April 27, 2006.

4. Attached hereto as Exhibit 2 is a true and accurate copy of the Fidelity National Title Insurance Company Premium Rate Increase document, introduced as "Exhibit Frechette 12" during Brian L. Frechette's deposition on April 27, 2006.

I HEREBY DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT. EXECUTED THIS 25 TH DAY OF AUGUST, 2006 AT BOSTON, MASSACHUSETTS.



Ryan M. Tosi, Esq.

CERTIFICATE OF SERVICE

I hereby certify that this document, filed on August 25, 2006 through the ECF system, will be sent electronically to the registered participants as identified on the Notice of Electronic Filing (NEF) and paper copies will be sent to those indicated as non registered participants on August 25, 2006.

John T. Landry, III
Glynn, Landry, Harrington & Rice, LLP
10 Forbes Road
Braintree, MA 02184-2605

Michael J. Powers
Powers Law Offices, P.C.
91 Gloucester Road
Westwood, MA 02090

/s/ Phoebe S. Winder

Phoebe S. Winder

EXHIBIT 1

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

BRIAN L. FRECHETTE, :
Plaintiff :
VS. :
: Civil Action
AMERIQUEST MORTGAGE COMPANY AND : No. 05-11398-RWZ
DEUTSCHE BANK NATIONAL TRUST :
COMPANY, AS TRUSTEE OF AMERIQUEST:
MORTGAGE SECURITIES, INC. ASSET :
BACKED PASS-THROUGH CERTIFICATES :
SERIES 2003-11, UNDER THE POOLING:
AND SERVICING AGREEMENT DATED :
AS OF NOVEMBER 1, 2003, WITHOUT :
RE COURSE, :
Defendants :

DEPOSITION OF BRIAN LAWRENCE FRECHETTE,
taken on behalf of the Defendants, pursuant to the
applicable provisions of the Massachusetts Rules of
Civil Procedure, before Linda J. Modano, CSR No.
121093, a Registered Professional Reporter and Notary
Public in and for the Commonwealth of Massachusetts,
at the Offices of Kirkpatrick & Lockhart Nicholson
Graham LLP, One Lincoln Street, Boston,
Massachusetts, on Thursday, April 27, 2006,
commencing at 10:20 a.m.

APPEARANCES:

PHOEBE S. WINDER AND RYAN M. TOSI, ESQS., of
Kirkpatrick & Lockhart Nicholson Graham LLP,
State Street Financial Center, One Lincoln Street,
Boston, Massachusetts, 02111-2950, for the
Defendants.

MICHAEL J. POWERS, ESQ., of the Powers Law Offices,
P.C., 91 Gloucester Road, Westwood, Massachusetts,
02090, for the Plaintiff.

LEAVITT REPORTING, INC.

1 A. I -- Yes, I did. I initialed it and signed
2 it.

3 Q. You initialed it on the first two pages
4 and --

5 A. Signed the third page.

6 Q. And you recognize your signature on the last
7 page?

8 A. Right.

9 Q. And looking at the first page of what's been
10 marked as Exhibit 1, what was the interest rate that
11 was provided under the terms of this note?

12 A. 11.5 percent.

13 Q. And looking down under the section on the
14 same page, section 3 entitled Payments, do you see
15 where 3 B sets forth the amount of the initial
16 monthly payment?

17 A. Yes.

18 Q. And what was the amount of that payment?

19 A. \$5,384.71.

20 Q. And you agreed to these terms, did you not?

21 A. Yes.

22 Q. I'd like to draw your attention to what's
23 been Bates marked AMC-Frechette 00010 through

1 each one of the pages that follow, is there not?

2 A. Yes.

3 Q. And then on the second to last page, 00027,
4 there is a signature, correct?

5 A. Yes.

6 Q. Is that your signature?

7 A. Yes, it is.

8 Q. And do you recall signing this document?

9 A. Yes.

10 Q. And when you signed the two documents that
11 have been marked as Exhibit 1 and Exhibit 2
12 respectively; that is, the adjustable rate note and
13 the mortgage, did you have any conversations
14 concerning the terms set forth in these documents?

15 A. The lawyer representing Ameriquest was there
16 and explained the documents as I signed them.

17 Q. And do you recall the lawyer's name?

18 A. No, I do not.

19 Q. And this lawyer explained the effect and
20 meaning of these documents to you?

21 A. Yes.

22 Q. Did you ask him any questions?

23 A. I may have.

1 (Exhibit 5 was marked for
2 Identification.)

3 Q. Have you seen this document before,
4 Mr. Frechette?

5 A. I did sign it and so I'm assuming that I did
6 see it.

7 Q. Could you read the caption of the document
8 into the record?

9 A. Truth-in-Lending Disclosure Statement.

10 Q. And your name and Ameriquest's name appear on
11 the upper left-hand portion of the document?

12 A. That's correct.

13 Q. And is there a date on this document?

14 A. October 1st, 2003.

15 Q. And it's in connection with your property in
16 Sherborn, correct?

17 A. That's correct.

18 Q. And does this document list the finance
19 charge that would be charged to you as part of the
20 loan?

21 A. Yes, it does. 11.83 percent.

22 Q. I'm sorry. The finance charge that would be
23 charged to you as part of the loan.

1 A. Oh. The finance charge. Yuh.

2 \$1,412,417.24.

3 Q. And the amount financed?

4 A. \$526,077.32.

5 Q. And in fact, that's the same amount financed
6 that appears on Exhibit 4 under the final loan terms?

7 A. Yes.

8 Q. And do you recognize your signature at the
9 bottom of this page?

10 A. Yes, I do.

11 Q. And you in fact agreed to the terms as
12 disclosed set forth in this document?

13 A. Yes.

14 Q. And did you complain at all regarding these
15 terms when you signed this document on December 1,
16 2003?

17 MR. POWERS: October.

18 Q. October 1, 2003.

19 A. No.

20 Q. Did you have a conversation about the terms
21 with a closing attorney?

22 A. Not that I recall.

23 Q. Do you recall the closing attorney telling

1 you that this would be the amount financed and the
2 finance charge?

3 A. Yes.

4 Q. Did you have any questions for him?

5 A. Not at that time. Not that I could recall.

6 Q. I'd like to show you another document that
7 I'd ask the court reporter to mark as our Exhibit 6.

8 (Exhibit 6 was marked for
9 Identification.)

10 Q. For the record, this document bears the Bates
11 range Frechette 00030 through 00031, and I'll let you
12 have some time, Mr. Frechette, to review this to your
13 satisfaction.

14 A. Okay.

15 Q. Do you recognize this document?

16 A. Yes.

17 Q. And what do you recognize it to be?

18 A. The settlement statement. Basically the
19 closing costs for the mortgage, as well as the
20 disbursement amounts that -- the money that was sent
21 to various banks and credit -- my creditors to clear
22 my debts.

23 Q. So it was your understanding that you would

1 have to pay some costs associated with the closing on
2 October 1st.

3 A. Yes.

4 Q. And these costs would be both to Ameriquest,
5 to the closing attorney, as well as to certain third
6 parties.

7 A. That's correct.

8 Q. And you understood as well that there would
9 be disbursements to some of your creditors.

10 A. Yes.

11 Q. And did you provide either Ameriquest or the
12 closing attorney with the list of the creditors that
13 you wanted paid?

14 A. Yes.

15 Q. And those creditors included HHLD Bank,
16 Discover Financial, Providian Financial, and
17 Sovereign Bank?

18 A. Yes.

19 Q. And then there would be a large payoff of
20 your prior mortgage, correct?

21 A. That's correct.

22 Q. And what was the amount of the payoff of your
23 prior mortgage?

1 A. It was excessively high compared to what
2 other banks were charging for closings.

3 Q. And did you express that to the closing
4 attorney at that time?

5 A. Yes. Both to the closing attorney as well as
6 to Mr. San Clemente.

7 Q. So who else was present at the closing?

8 A. As I indicated before, the general manager
9 whose name I'm not -- I can't remember, as well as
10 Mr. San Clemente, the lawyer for Crowley, and I think
11 that was it at that point.

12 Q. And so what specifically did you say about
13 the costs that were paid for legal expenses?

14 A. No. Well, I didn't -- I don't think the
15 issue of legal expenses came up.

16 Q. What expenses did come up? Again, I'm
17 talking at the time of the closing.

18 A. Right. Well, the -- why the closing costs
19 were -- how come the closing costs was nearly \$20,000
20 and why the prepayment penalty was so high.

21 Q. Where do you see a reference to the
22 prepayment penalty in connection with this document?

23 A. Oh, it's not on this document, I'm sorry.

1 A. Okay.

2 Q. Mr. Frechette, do you recognize this
3 document?

4 A. Yes.

5 Q. And what is this document?

6 A. A letter of rescission.

7 Q. And for the record, there are five pages of
8 this letter, are there not? Sorry. Four. As well
9 as two exhibits?

10 A. I have two pages of exhibits.

11 Q. And who is this letter from?

12 A. This letter is from Michael J. Powers, my
13 attorney here.

14 Q. And who is it directed to?

15 A. To Victor Manougian, Korde and Associates, in
16 Chelmsford.

17 Q. And do you know who Mr. Manougian is?

18 A. He was a lawyer representing Ameriquest
19 bringing foreclosure onto my property.

20 Q. And the date of the letter is April 21 of
21 2005, is it not?

22 A. Yes, it is.

23 Q. You testified earlier that you believe this

1 to be a rescission letter, correct?

2 A. Yes.

3 Q. And in this letter there are various charges
4 which you and your attorney take exception to, is
5 that not right?

6 A. Yes.

7 Q. I'd like to draw your attention to the second
8 page of this letter and the paragraph lettered A.

9 A. Yes.

10 Q. If you could just read paragraph A silently,
11 I'll be asking you some questions about that.

12 A. Okay.

13 Q. If you could also have on hand the signed
14 settlement statement that's been marked as Exhibit 6.
15 I believe it's also attached in unsigned form as an
16 exhibit to this letter, but for purposes of the
17 deposition perhaps we should go with the signed
18 Exhibit 6.

19 MR. POWERS: Here you go.

20 THE WITNESS: Okay.

21 Q. In looking at the second page of the letter,
22 paragraph A, I see a reference to Fidelity National
23 Title Insurance Company. Do you see that?

1 during the closing did you ever speak with
2 Mr. Crowley with regard to issues relating to the
3 title insurance?

4 A. No. I assumed that everything was in order.

5 Q. So you made no mention to Mr. Crowley about
6 anything relating to title insurance.

7 A. No.

8 Q. Did you mention to anyone else at Ameriquest
9 anything relating to title insurance or the title
10 policy with Fidelity?

11 A. Not that I recall.

12 Q. And you never objected to the \$1450 that was
13 originally disclosed on the settlement statement.

14 A. No.

15 Q. Now, turning to paragraph B, I'll ask you to
16 review that paragraph to your satisfaction.

17 A. Okay.

18 Q. And I'd also ask that our next exhibit be
19 marked as Exhibit 12. I'm circulating a copy for
20 you.

21 (Exhibit 12 was marked for
22 Identification.)

23 Q. Just let me know when you're ready.

1 Q. And the basis for your claim for a reduction
2 in the premium was that you had a prior policy with
3 Fidelity National Title, is that correct?

4 A. Yes.

5 Q. And that therefore you were entitled to a
6 lower, reduced refinance rate?

7 A. Yes.

8 Q. And that rate was 60 percent of the current
9 premium?

10 A. Yes.

11 Q. Now, in looking at the premium rate increase
12 document which has been marked as Exhibit 12, I'd
13 like to draw your attention to the bottom box where
14 it says, Refinance Rate.

15 A. Yes.

16 Q. Do you see where it says, If a policy has
17 been issued insuring the mortgage being refinanced,
18 then the new premium may be 60 percent of the current
19 premium.

20 A. Right.

21 Q. Do you see the reference to may be?

22 A. Okay.

23 Q. Was this 60 percent guaranteed --

1 MR. POWERS: Objection.

2 Q. -- to your knowledge?

3 A. Well, it seems as though I am not excluded
4 from that.

5 Q. So it's possible that you could get a
6 discount but not guaranteed.

7 A. May be read in more than one way, you know.

8 Q. In reading this sentence do you see anything
9 that you are automatically entitled to the 60 percent
10 discount?

11 A. It doesn't say might. It says may. There's
12 a difference in there of distinction that's very
13 clear.

14 Q. So may means possible, right?

15 A. That's right. Rather than probable. And
16 there's a much stronger likelihood that one would be
17 over the other, so it isn't just a matter of whim as
18 it might be in terms of it might, but that it may be.

19 In other words, it -- it isn't
20 necessarily a matter of obligation but it may be
21 extended, so that there is a definite possibility
22 there, if not a -- you know, if not in fact I'm
23 entitled.

1 Q. So it was possible that you could get this
2 discount.

3 A. Of course.

4 Q. Where did you get what's been marked as
5 Exhibit 12?

6 A. From -- I'm assuming that it comes from
7 Fidelity National Title Insurance Company.

8 Q. And did you call them and ask them to send
9 their rates to you?

10 A. Did I do that personally?

11 Q. Did you do that, yes.

12 A. I did not do that personally.

13 Q. Do you know who did?

14 A. I'm assuming it would be, you know, those
15 that were in my employ.

16 Q. And who would that have been?

17 A. My lawyer.

18 Q. Did you ever contact Fidelity National Title
19 directly and request a discount?

20 A. No.

21 Q. Do you know whether your attorney ever
22 contacted Fidelity National Title directly and
23 requested a discount?

1 A. I do not know.

2 Q. To the best of your knowledge did your
3 counsel contact Fidelity National Title --

4 MR. POWERS: Objection. You can answer.

5 Q. -- and request a discount?

6 A. I don't know.

7 Q. Have you ever received any other
8 correspondence from Fidelity National Title in
9 connection with your title policy?

10 A. Not to me personally.

11 Q. Did you ever provide an insurance policy;
12 that is, a title insurance policy, to Fidelity
13 National Title?

14 A. Not me personally.

15 Q. Do you know of anyone else who may have?

16 A. No.

17 Q. Other than this letter of April 21, 2005 did
18 you ever make any request of Ameriquest that you be
19 provided with the discounted premium rate?

20 A. I don't know.

21 Q. Well --

22 A. I don't remember.

23 Q. You never wrote to Ameriquest other than this

1 Q. Have you seen this document before,
2 Mr. Frechette?

3 A. No.

4 Q. Do you know what it purports to be?

5 A. A deferral of the foreclosure on my property.

6 Q. Do you see to whom this letter is addressed?

7 A. Yes.

8 Q. And who is that?

9 A. Well, it's addressed to Michael Powers,
10 Powers Law Offices, PC, 91 Gloucester Road, Westwood,
11 Massachusetts.

12 Q. And that's your counsel?

13 A. That's correct.

14 Q. And the date of this letter is when?

15 A. April 26, 2005.

16 Q. And that was approximately five days after
17 your counsel wrote to Mr. Victor Manougian?

18 A. Yes.

19 Q. And in fact, Exhibit 13 expressly
20 acknowledges receipt of that letter to Mr. Manougian
21 of April 21st, no?

22 A. Yes.

23 Q. And as a result of this letter Ameriquest

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1 agreed to postpone the foreclosure sale that had been
2 scheduled, is that not correct?

3 A. Yes.

4 Q. Did Ameriquest provide a further
5 understanding of its position with respect to your
6 counsel's claims in its letter of April 21, 2005?

7 A. I can't answer that.

8 Q. Well, I'll circulate to you to review a
9 document which I'll ask the court reporter to mark as
10 the next exhibit, Exhibit 14.

11 (Exhibit 14 was marked for
12 Identification.)

13 A. Okay.

14 Q. Now, do you recognize this document,
15 Mr. Frechette?

16 A. No.

17 Q. To whom is the document directed?

18 A. To Michael Powers, Powers Law Offices, PC.

19 Q. And in fact, it's a letter dated May 18th of
20 2005, correct?

21 A. Yes, it is.

22 Q. And it's from Ameriquest.

23 A. Yes, it is.

1 Q. From an Ann Tran, is that not right?

2 A. That's correct.

3 Q. And in the letter Miss Tran responds to some
4 of your counsel's allegations on a point-by-point
5 basis, no?

6 A. Yes, she does.

7 Q. And I'd like to draw your attention to the
8 second underlined paragraph that is Title Insurance
9 Reissuance Rate.

10 A. Yes.

11 Q. Could you read that paragraph into the record
12 please.

13 A. We have confirmed with the Law Office of
14 George Crowley --

15 Q. I'm sorry. The paragraph Title Insurance
16 Reissuance Rate.

17 A. You indicated that title insurance had been
18 issued in connection with your client's prior
19 mortgage with New Century Mortgage Corporation.

20 Fidelity National has confirmed that they
21 would have charged a refinance reissuance amount of
22 \$816 at a rate of \$1.50 per thousand of the loan
23 amount had your client submitted a copy of their

1 previous title insurance policy as proof of
2 eligibility for such rate.

3 They do not have records indicating that
4 any proof was submitted and your client is welcome to
5 submit a copy of his prior policy to Fidelity National
6 to determine his eligibility for a refund.

7 Q. Now, I see the reference to the client's
8 prior mortgage with New Century Mortgage Corporation.
9 In fact, you didn't have a prior mortgage with New
10 Century Mortgage Company, did you.

11 A. Yes.

12 Q. It was with PCFS, is that right?

13 A. No, I did have a mortgage with New Century.

14 Q. Right, but then you refinanced with PCFS,
15 correct?

16 A. Yes, I did.

17 Q. And do you know what policy for title
18 insurance that you had in connection with your PCFS
19 mortgage?

20 A. I do not.

21 Q. Do you know whether or not that policy was a
22 Fidelity National policy?

23 A. I do not know.

1 Do you know whether or not you ever did
2 in fact submit a copy of your prior policy to Fidelity
3 National to determine your eligibility for a refund?

4 A. No, I did not.

5 Q. You did not.

6 A. No.

7 Q. Do you know whether your counsel did?

8 A. No, I do not know.

9 Q. Do you see attached to this letter is a check
10 in the amount of \$115 made payable to you?

11 A. Yes.

12 Q. Did you ever cash this check?

13 A. No.

14 Q. At some point in time you filed an action
15 against Ameriquest, did you not?

16 A. Yes.

17 Q. And that was on June 3rd of 2005?

18 A. Yes.

19 Q. I'd like to circulate a copy of the complaint
20 which we'll have marked as Exhibit 15.

21 (Exhibit 15 was marked for
22 Identification.)

23 Q. I'm only going to refer your attention to

1 Can you tell me specifically what the
2 basis for your calculation of this \$77,686.71 figure
3 is?

4 A. Not at this moment.

5 Q. You see that request number 11 refers to your
6 payment of residential -- Strike that. You'll see
7 that request number 11 refers in part to your payment
8 of residential real estate taxes, no?

9 A. Yes.

10 Q. Have you been making regular payments on your
11 residential real estate taxes?

12 A. No.

13 Q. And why is that?

14 A. I don't have a good reason for you right at
15 the moment.

16 Q. You're aware, are you not, that your real
17 estate taxes are not escrowed through Ameriquest,
18 correct?

19 A. Right. It's my responsibility.

20 Q. It's your responsibility to directly pay the
21 town of Sherborn for real estate taxes, correct?

22 A. Yes.

23 Q. And you have not paid those taxes.

1 A. Right.

2 Q. For how long?

3 A. I think three years.

4 Q. Mr. Frechette, what damages do you claim that
5 you've suffered as a result of Ameriquest's alleged
6 acts and omissions?

7 A. What damages do I claim? In the rescission
8 of the mortgage, to get the money back that I've
9 given Ameriquest.

10 Q. So other than the money that you've given
11 Ameriquest which you say that you would like back,
12 what else are you seeking?

13 A. What the law entitles me to so --

14 Q. Do you know what that is?

15 A. As far as I understand it, it's legal fees
16 and the interest and the closing costs at this point.

17 Q. And what are you hoping to get out of the
18 lawsuit personally other than what you've just named?

19 A. I'm not sure I understand that question.

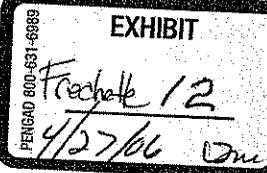
20 Q. Well, other than the money that you listed is
21 there anything else that you seek from Ameriquest?

22 A. I don't think I'm -- I don't think it's a
23 personal vendetta at all. I think Ameriquest -- It's

EXHIBIT 2



Fidelity National Title INSURANCE COMPANY



133 Federal Street
Boston, MA 02110
(617) 850-8828
(800) 882-1266
(617) 850-8826 fax

PREMIUM RATE INCREASE EFFECTIVE MARCH 1, 2003

Effective March 1, 2003 the rates for our Owners Policy premium will increase. The rates will be as follows:

Standard ALTA Owner Policy

Up to and including \$1,000,000.00 of liability	\$3.50 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00	\$2.50 per \$1,000.00
Over \$2,000,000.00 is negotiable	

TITLEPLUS Owner Policy (Enhanced Coverage)

Up to and including \$1,000,000.00 of liability	\$3.85 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00	\$2.75 per \$1,000.00
Over \$2,000,000.00 is negotiable	

Standard ALTA Loan Policy NO CHANGE

Up to and including \$1,000,000.00 of liability	\$2.50 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00	\$2.00 per \$1,000.00
Over \$2,000,000.00 is negotiable	

TITLEPLUS Loan Policy (Enhanced Coverage) NO CHANGE

Up to and including \$1,000,000.00 of liability	\$2.75 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00	\$2.20 per \$1,000.00
Over \$2,000,000.00 is negotiable	

NOTE: Premium for policies issued prior to March 1, 2003 should be calculated at the current rate.

SIMULTANEOUS ISSUE RATE: The Simultaneous Issue rate of \$100.00 will remain the same. Owner's rate (ALTA or TITLEPLUS) based on the purchase price plus \$100.00 for the loan policy (ALTA or TITLEPLUS). Note: The ALTA and TITLEPLUS owner and loan policies may be interchanged for simultaneous issuance.

MINIMUM PREMIUM: The minimum premium for Mortgage and Owner's policies (ALTA and TITLEPLUS) is \$100.00.

REFINANCE RATE: If a policy has been issued insuring the mortgage being refinanced, then the new premium may be 60% of the current premium. If the amount of the new loan exceeds the amount of the old loan, then additional premium at the full rate should also be collected for that excess amount.

PLEASE NOTE: All of the software companies have been notified of the rate change. Please contact your individual software company in order for them to change your software. If you have any questions please contact the Boston office. 2/7/03

FIDELITY NATIONAL TITLE
EFFECTIVE MARCH 1, 2003

Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate	Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate
1,000.00	100.00	100.00	200.00	61,000.00	152.50	213.50	313.50
2,000.00	102.00	102.00	200.00	62,000.00	155.00	217.50	317.50
3,000.00	104.00	104.00	200.00	63,000.00	157.50	220.50	320.50
4,000.00	106.00	106.00	200.00	64,000.00	160.00	224.00	324.00
5,000.00	108.00	108.00	200.00	65,000.00	162.50	227.50	327.50
6,000.00	110.00	110.00	200.00	66,000.00	165.00	231.00	331.00
7,000.00	112.00	112.00	200.00	67,000.00	167.50	234.50	334.50
8,000.00	114.00	114.00	200.00	68,000.00	170.00	238.00	338.00
9,000.00	116.00	116.00	200.00	69,000.00	172.50	241.50	341.50
10,000.00	118.00	118.00	200.00	70,000.00	175.00	245.00	345.00
11,000.00	120.00	120.00	200.00	71,000.00	177.50	248.50	348.50
12,000.00	122.00	122.00	200.00	72,000.00	180.00	252.00	352.00
13,000.00	124.00	124.00	200.00	73,000.00	182.50	255.50	355.50
14,000.00	126.00	126.00	200.00	74,000.00	185.00	258.00	358.00
15,000.00	128.00	128.00	200.00	75,000.00	187.50	262.50	362.50
16,000.00	130.00	130.00	200.00	76,000.00	190.00	266.00	366.00
17,000.00	132.00	132.00	200.00	77,000.00	192.50	269.50	369.50
18,000.00	134.00	134.00	200.00	78,000.00	195.00	273.00	373.00
19,000.00	136.00	136.00	200.00	79,000.00	197.50	276.50	376.50
20,000.00	138.00	138.00	200.00	80,000.00	200.00	280.00	380.00
21,000.00	140.00	140.00	200.00	81,000.00	202.50	283.50	383.50
22,000.00	142.00	142.00	200.00	82,000.00	205.00	287.00	387.00
23,000.00	144.00	144.00	200.00	83,000.00	207.50	290.50	390.50
24,000.00	146.00	146.00	200.00	84,000.00	210.00	294.00	394.00
25,000.00	148.00	148.00	200.00	85,000.00	212.50	297.50	397.50
26,000.00	150.00	150.00	200.00	86,000.00	215.00	301.00	401.00
27,000.00	152.00	152.00	200.00	87,000.00	217.50	304.50	404.50
28,000.00	154.00	154.00	200.00	88,000.00	220.00	308.00	408.00
29,000.00	156.00	156.00	200.00	89,000.00	222.50	311.50	411.50
30,000.00	158.00	158.00	200.00	90,000.00	225.00	315.00	415.00
31,000.00	160.00	160.00	200.00	91,000.00	227.50	318.50	418.50
32,000.00	162.00	162.00	200.00	92,000.00	230.00	322.00	422.00
33,000.00	164.00	164.00	200.00	93,000.00	232.50	325.50	425.50
34,000.00	166.00	166.00	219.00	94,000.00	235.00	329.00	429.00
35,000.00	168.00	168.00	222.50	95,000.00	237.50	332.50	432.50
36,000.00	170.00	170.00	226.00	96,000.00	240.00	336.00	436.00
37,000.00	172.00	172.00	229.50	97,000.00	242.50	339.50	439.50
38,000.00	174.00	174.00	233.00	98,000.00	245.00	343.00	443.00
39,000.00	176.00	176.00	236.50	99,000.00	247.50	346.50	446.50
40,000.00	178.00	178.00	240.00	100,000.00	250.00	350.00	450.00
41,000.00	180.50	183.50	243.50	101,000.00	252.50	353.50	453.50
42,000.00	185.00	187.50	247.00	102,000.00	255.00	357.00	457.00
43,000.00	187.50	190.50	250.50	103,000.00	257.50	360.50	460.50
44,000.00	190.00	194.00	254.00	104,000.00	260.00	364.00	464.00
45,000.00	192.50	197.50	257.50	105,000.00	262.50	367.50	467.50
46,000.00	195.00	191.00	261.00	106,000.00	265.00	371.00	471.00
47,000.00	197.50	194.50	264.50	107,000.00	267.50	374.50	474.50
48,000.00	200.00	198.00	268.00	108,000.00	270.00	378.00	478.00
49,000.00	202.50	171.50	271.50	109,000.00	272.50	381.50	481.50
50,000.00	205.00	175.00	275.00	110,000.00	275.00	385.00	485.00
51,000.00	207.50	178.50	278.50	111,000.00	277.50	388.50	488.50
52,000.00	210.00	182.00	282.00	112,000.00	280.00	392.00	492.00
53,000.00	212.50	185.50	285.50	113,000.00	282.50	395.50	495.50
54,000.00	215.00	189.50	289.00	114,000.00	285.00	399.00	499.00
55,000.00	217.50	192.50	292.50	115,000.00	287.50	402.50	502.50
56,000.00	220.00	196.00	296.00	116,000.00	290.00	406.00	506.00
57,000.00	222.50	199.50	299.50	117,000.00	292.50	409.50	509.50
58,000.00	225.00	203.00	303.00	118,000.00	295.00	413.00	513.00
59,000.00	227.50	206.50	306.50	119,000.00	297.50	416.50	516.50
60,000.00	230.00	210.00	310.00	120,000.00	300.00	420.00	520.00

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Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate	Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate
121,000.00	302.50	423.50	523.50	181,000.00	462.50	563.50	733.50
122,000.00	305.00	427.00	527.00	182,000.00	455.00	557.00	737.00
123,000.00	307.50	430.50	530.50	183,000.00	457.50	549.50	740.50
124,000.00	310.00	434.00	534.00	184,000.00	460.00	544.00	744.00
125,000.00	312.50	437.50	537.50	185,000.00	462.50	547.50	747.50
126,000.00	315.00	441.00	541.00	186,000.00	465.00	551.00	751.00
127,000.00	317.50	444.50	544.50	187,000.00	467.50	554.50	754.50
128,000.00	320.00	448.00	548.00	188,000.00	470.00	558.00	758.00
129,000.00	322.50	451.50	551.50	189,000.00	472.50	561.50	761.50
130,000.00	325.00	455.00	555.00	190,000.00	475.00	565.00	765.00
131,000.00	327.50	458.50	558.50	191,000.00	477.50	568.50	768.50
132,000.00	330.00	462.00	562.00	192,000.00	480.00	572.00	772.00
133,000.00	332.50	465.50	565.50	193,000.00	482.50	573.50	773.50
134,000.00	335.00	469.00	569.00	194,000.00	485.00	575.00	775.00
135,000.00	337.50	472.50	572.50	195,000.00	487.50	582.50	782.50
136,000.00	340.00	476.00	576.00	196,000.00	490.00	586.00	786.00
137,000.00	342.50	479.50	579.50	197,000.00	492.50	589.50	789.50
138,000.00	345.00	483.00	583.00	198,000.00	495.00	593.00	793.00
139,000.00	347.50	486.50	586.50	199,000.00	497.50	596.50	796.50
140,000.00	350.00	490.00	590.00	200,000.00	500.00	700.00	800.00
141,000.00	352.50	493.50	593.50	201,000.00	502.50	703.50	803.50
142,000.00	355.00	497.00	597.00	202,000.00	505.00	707.00	807.00
143,000.00	357.50	500.50	600.50	203,000.00	507.50	710.50	810.50
144,000.00	360.00	504.00	604.00	204,000.00	510.00	714.00	814.00
145,000.00	362.50	507.50	607.50	205,000.00	512.50	717.50	817.50
146,000.00	365.00	511.00	611.00	206,000.00	515.00	721.00	821.00
147,000.00	367.50	514.50	614.50	207,000.00	517.50	724.50	824.50
148,000.00	370.00	518.00	618.00	208,000.00	520.00	728.00	828.00
149,000.00	372.50	521.50	621.50	209,000.00	522.50	731.50	831.50
150,000.00	375.00	525.00	625.00	210,000.00	525.00	735.00	835.00
151,000.00	377.50	528.50	628.50	211,000.00	527.50	738.50	838.50
152,000.00	380.00	532.00	632.00	212,000.00	530.00	742.00	842.00
153,000.00	382.50	535.50	635.50	213,000.00	532.50	745.50	845.50
154,000.00	385.00	539.00	639.00	214,000.00	535.00	749.00	849.00
155,000.00	387.50	542.50	642.50	215,000.00	537.50	752.50	852.50
156,000.00	390.00	546.00	646.00	216,000.00	540.00	756.00	856.00
157,000.00	392.50	549.50	649.50	217,000.00	542.50	759.50	859.50
158,000.00	395.00	553.00	653.00	218,000.00	545.00	763.00	863.00
159,000.00	397.50	556.50	656.50	219,000.00	547.50	766.50	866.50
160,000.00	400.00	560.00	660.00	220,000.00	550.00	770.00	870.00
161,000.00	402.50	563.50	663.50	221,000.00	552.50	773.50	873.50
162,000.00	405.00	567.00	667.00	222,000.00	555.00	777.00	877.00
163,000.00	407.50	570.50	670.50	223,000.00	557.50	780.50	880.50
164,000.00	410.00	574.00	674.00	224,000.00	560.00	784.00	884.00
165,000.00	412.50	577.50	677.50	225,000.00	562.50	787.50	887.50
166,000.00	415.00	581.00	681.00	226,000.00	565.00	791.00	891.00
167,000.00	417.50	584.50	684.50	227,000.00	567.50	794.50	894.50
168,000.00	420.00	588.00	688.00	228,000.00	570.00	798.00	898.00
169,000.00	422.50	591.50	691.50	229,000.00	572.50	801.50	901.50
170,000.00	425.00	595.00	695.00	230,000.00	575.00	805.00	905.00
171,000.00	427.50	598.50	698.50	231,000.00	577.50	808.50	908.50
172,000.00	430.00	602.00	702.00	232,000.00	580.00	812.00	912.00
173,000.00	432.50	605.50	705.50	233,000.00	582.50	815.50	915.50
174,000.00	435.00	609.00	709.00	234,000.00	585.00	818.00	918.00
175,000.00	437.50	612.50	712.50	235,000.00	587.50	822.50	922.50
176,000.00	440.00	616.00	716.00	236,000.00	590.00	826.00	926.00
177,000.00	442.50	619.50	719.50	237,000.00	592.50	829.50	929.50
178,000.00	445.00	623.00	723.00	238,000.00	595.00	833.00	933.00
179,000.00	447.50	626.50	726.50	239,000.00	597.50	836.50	936.50
180,000.00	450.00	630.00	730.00	240,000.00	600.00	840.00	940.00

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Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate	Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate
241,000.00	302.50	341.50	383.50	301,000.00	752.50	1,053.50	1,153.50
242,000.00	303.00	342.00	384.00	302,000.00	755.00	1,057.00	1,157.00
243,000.00	307.50	360.50	395.50	303,000.00	757.50	1,060.50	1,160.50
244,000.00	610.00	854.00	854.00	304,000.00	760.00	1,064.00	1,164.00
245,000.00	612.50	857.50	857.50	305,000.00	762.50	1,067.50	1,167.50
246,000.00	615.00	861.00	861.00	306,000.00	765.00	1,071.00	1,171.00
247,000.00	617.50	864.50	864.50	307,000.00	767.50	1,074.50	1,174.50
248,000.00	620.00	868.00	868.00	308,000.00	770.00	1,078.00	1,178.00
249,000.00	622.50	871.50	871.50	309,000.00	772.50	1,081.50	1,181.50
250,000.00	625.00	875.00	875.00	310,000.00	775.00	1,085.00	1,185.00
251,000.00	527.50	878.50	978.50	311,000.00	777.50	1,088.50	1,188.50
252,000.00	530.00	882.00	982.00	312,000.00	780.00	1,092.00	1,192.00
253,000.00	632.50	985.50	985.50	313,000.00	782.50	1,095.50	1,195.50
254,000.00	635.00	889.00	889.00	314,000.00	785.00	1,098.00	1,198.00
255,000.00	637.50	892.50	892.50	315,000.00	787.50	1,102.50	1,202.50
256,000.00	640.00	896.00	896.00	316,000.00	790.00	1,106.00	1,206.00
257,000.00	642.50	899.50	899.50	317,000.00	792.50	1,109.50	1,209.50
258,000.00	645.00	903.00	1,003.00	318,000.00	795.00	1,113.00	1,213.00
259,000.00	647.50	906.50	1,006.50	319,000.00	797.50	1,116.50	1,216.50
260,000.00	650.00	910.00	1,010.00	320,000.00	800.00	1,120.00	1,220.00
261,000.00	652.50	913.50	1,013.50	321,000.00	802.50	1,123.50	1,223.50
262,000.00	655.00	917.00	1,017.00	322,000.00	805.00	1,127.00	1,227.00
263,000.00	657.50	920.50	1,020.50	323,000.00	807.50	1,130.50	1,230.50
264,000.00	660.00	924.00	1,024.00	324,000.00	810.00	1,134.00	1,234.00
265,000.00	662.50	927.50	1,027.50	325,000.00	812.50	1,137.50	1,237.50
266,000.00	665.00	931.00	1,031.00	326,000.00	815.00	1,141.00	1,241.00
267,000.00	667.50	934.50	1,034.50	327,000.00	817.50	1,144.50	1,244.50
268,000.00	670.00	938.00	1,038.00	328,000.00	820.00	1,148.00	1,248.00
269,000.00	672.50	941.50	1,041.50	329,000.00	822.50	1,151.50	1,251.50
270,000.00	675.00	945.00	1,045.00	330,000.00	825.00	1,155.00	1,255.00
271,000.00	677.50	948.50	1,048.50	331,000.00	827.50	1,158.50	1,258.50
272,000.00	680.00	952.00	1,052.00	332,000.00	830.00	1,162.00	1,262.00
273,000.00	682.50	955.50	1,055.50	333,000.00	832.50	1,165.50	1,265.50
274,000.00	685.00	959.00	1,059.00	334,000.00	835.00	1,169.00	1,269.00
275,000.00	687.50	962.50	1,062.50	335,000.00	837.50	1,172.50	1,272.50
276,000.00	690.00	965.00	1,065.00	336,000.00	840.00	1,176.00	1,276.00
277,000.00	692.50	969.50	1,069.50	337,000.00	842.50	1,179.50	1,279.50
278,000.00	695.00	973.00	1,073.00	338,000.00	845.00	1,183.00	1,283.00
279,000.00	697.50	976.50	1,076.50	339,000.00	847.50	1,186.50	1,286.50
280,000.00	700.00	980.00	1,080.00	340,000.00	850.00	1,190.00	1,290.00
281,000.00	702.50	983.50	1,083.50	341,000.00	852.50	1,193.50	1,293.50
282,000.00	705.00	987.00	1,087.00	342,000.00	855.00	1,197.00	1,297.00
283,000.00	707.50	990.50	1,090.50	343,000.00	857.50	1,200.50	1,300.50
284,000.00	710.00	994.00	1,094.00	344,000.00	860.00	1,204.00	1,304.00
285,000.00	712.50	997.50	1,097.50	345,000.00	862.50	1,207.50	1,307.50
286,000.00	715.00	1,001.00	1,101.00	346,000.00	865.00	1,211.00	1,311.00
287,000.00	717.50	1,004.50	1,104.50	347,000.00	867.50	1,214.50	1,314.50
288,000.00	720.00	1,008.00	1,108.00	348,000.00	870.00	1,218.00	1,318.00
289,000.00	722.50	1,011.50	1,111.50	349,000.00	872.50	1,221.50	1,321.50
290,000.00	725.00	1,015.00	1,115.00	350,000.00	875.00	1,225.00	1,325.00
291,000.00	727.50	1,018.50	1,118.50	351,000.00	877.50	1,228.50	1,328.50
292,000.00	730.00	1,022.00	1,122.00	352,000.00	880.00	1,232.00	1,332.00
293,000.00	732.50	1,025.50	1,125.50	353,000.00	882.50	1,235.50	1,335.50
294,000.00	735.00	1,029.00	1,129.00	354,000.00	885.00	1,239.00	1,339.00
295,000.00	737.50	1,032.50	1,132.50	355,000.00	887.50	1,242.50	1,342.50
296,000.00	740.00	1,036.00	1,136.00	356,000.00	890.00	1,246.00	1,346.00
297,000.00	742.50	1,039.50	1,139.50	357,000.00	892.50	1,249.50	1,349.50
298,000.00	745.00	1,043.00	1,143.00	358,000.00	895.00	1,253.00	1,353.00
299,000.00	747.50	1,046.50	1,146.50	359,000.00	897.50	1,256.50	1,356.50
300,000.00	750.00	1,050.00	1,150.00	360,000.00	900.00	1,260.00	1,360.00

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Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate	Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate
381,000.00	982.50	1,253.50	1,363.50	421,000.00	1,052.50	1,473.50	1,573.50
382,000.00	985.00	1,287.00	1,367.00	422,000.00	1,055.00	1,477.00	1,577.00
383,000.00	987.50	1,270.50	1,370.50	423,000.00	1,057.50	1,480.50	1,580.50
384,000.00	910.00	1,274.50	1,374.00	424,000.00	1,060.00	1,484.00	1,584.00
385,000.00	972.50	1,277.50	1,377.50	425,000.00	1,062.50	1,487.50	1,587.50
386,000.00	985.00	1,281.00	1,381.00	426,000.00	1,065.00	1,491.00	1,591.00
387,000.00	917.50	1,284.50	1,384.50	427,000.00	1,067.50	1,494.50	1,594.50
388,000.00	920.00	1,288.00	1,388.00	428,000.00	1,070.00	1,498.00	1,598.00
389,000.00	922.50	1,291.50	1,391.50	429,000.00	1,072.50	1,501.50	1,601.50
390,000.00	925.00	1,295.00	1,395.00	430,000.00	1,075.00	1,505.00	1,605.00
391,000.00	927.50	1,298.50	1,398.50	431,000.00	1,077.50	1,508.50	1,608.50
392,000.00	930.00	1,302.00	1,402.00	432,000.00	1,080.00	1,512.00	1,612.00
393,000.00	932.50	1,305.50	1,405.50	433,000.00	1,082.50	1,515.50	1,615.50
394,000.00	935.00	1,309.00	1,409.00	434,000.00	1,085.00	1,519.00	1,619.00
395,000.00	937.50	1,312.50	1,412.50	435,000.00	1,087.50	1,522.50	1,622.50
396,000.00	940.00	1,316.00	1,416.00	436,000.00	1,090.00	1,526.00	1,626.00
397,000.00	942.50	1,319.50	1,419.50	437,000.00	1,092.50	1,529.50	1,629.50
398,000.00	945.00	1,323.00	1,423.00	438,000.00	1,095.00	1,533.00	1,633.00
399,000.00	947.50	1,326.50	1,426.50	439,000.00	1,097.50	1,536.50	1,636.50
400,000.00	950.00	1,330.00	1,430.00	440,000.00	1,100.00	1,540.00	1,640.00
401,000.00	952.50	1,333.50	1,433.50	441,000.00	1,102.50	1,543.50	1,643.50
402,000.00	955.00	1,337.00	1,437.00	442,000.00	1,105.00	1,547.00	1,647.00
403,000.00	957.50	1,340.50	1,440.50	443,000.00	1,107.50	1,550.50	1,650.50
404,000.00	960.00	1,344.00	1,444.00	444,000.00	1,110.00	1,554.00	1,654.00
405,000.00	962.50	1,347.50	1,447.50	445,000.00	1,112.50	1,557.50	1,657.50
406,000.00	965.00	1,351.00	1,451.00	446,000.00	1,115.00	1,561.00	1,661.00
407,000.00	967.50	1,354.50	1,454.50	447,000.00	1,117.50	1,564.50	1,664.50
408,000.00	970.00	1,358.00	1,458.00	448,000.00	1,120.00	1,568.00	1,668.00
409,000.00	972.50	1,361.50	1,461.50	449,000.00	1,122.50	1,571.50	1,671.50
410,000.00	975.00	1,365.00	1,465.00	450,000.00	1,125.00	1,575.00	1,675.00
411,000.00	977.50	1,368.50	1,468.50	451,000.00	1,127.50	1,578.50	1,678.50
412,000.00	980.00	1,372.00	1,472.00	452,000.00	1,130.00	1,582.00	1,682.00
413,000.00	982.50	1,375.50	1,475.50	453,000.00	1,132.50	1,585.50	1,685.50
414,000.00	985.00	1,379.00	1,479.00	454,000.00	1,135.00	1,589.00	1,689.00
415,000.00	987.50	1,382.50	1,482.50	455,000.00	1,137.50	1,592.50	1,692.50
416,000.00	990.00	1,386.00	1,486.00	456,000.00	1,140.00	1,596.00	1,696.00
417,000.00	992.50	1,389.50	1,489.50	457,000.00	1,142.50	1,599.50	1,699.50
418,000.00	995.00	1,393.00	1,493.00	458,000.00	1,145.00	1,603.00	1,703.00
419,000.00	997.50	1,396.50	1,495.50	459,000.00	1,147.50	1,605.50	1,705.50
420,000.00	1,000.00	1,400.00	1,500.00	460,000.00	1,150.00	1,610.00	1,710.00
421,000.00	1,002.50	1,403.50	1,503.50	461,000.00	1,152.50	1,613.50	1,713.50
422,000.00	1,005.00	1,407.00	1,507.00	462,000.00	1,155.00	1,617.00	1,717.00
423,000.00	1,007.50	1,410.50	1,510.50	463,000.00	1,157.50	1,620.50	1,720.50
424,000.00	1,010.00	1,414.00	1,514.00	464,000.00	1,160.00	1,624.00	1,724.00
425,000.00	1,012.50	1,417.50	1,517.50	465,000.00	1,162.50	1,627.50	1,727.50
426,000.00	1,015.00	1,421.00	1,521.00	466,000.00	1,165.00	1,631.00	1,731.00
427,000.00	1,017.50	1,424.50	1,524.50	467,000.00	1,167.50	1,634.50	1,734.50
428,000.00	1,020.00	1,428.00	1,528.00	468,000.00	1,170.00	1,638.00	1,738.00
429,000.00	1,022.50	1,431.50	1,531.50	469,000.00	1,172.50	1,641.50	1,741.50
430,000.00	1,025.00	1,425.00	1,535.00	470,000.00	1,175.00	1,645.00	1,745.00
431,000.00	1,027.50	1,428.50	1,538.50	471,000.00	1,177.50	1,648.50	1,748.50
432,000.00	1,030.00	1,432.00	1,542.00	472,000.00	1,180.00	1,652.00	1,752.00
433,000.00	1,032.50	1,435.50	1,545.50	473,000.00	1,182.50	1,655.50	1,755.50
434,000.00	1,035.00	1,439.00	1,549.00	474,000.00	1,185.00	1,659.00	1,759.00
435,000.00	1,037.50	1,442.50	1,552.50	475,000.00	1,187.50	1,662.50	1,762.50
436,000.00	1,040.00	1,456.00	1,556.00	476,000.00	1,190.00	1,666.00	1,766.00
437,000.00	1,042.50	1,459.50	1,559.50	477,000.00	1,192.50	1,669.50	1,769.50
438,000.00	1,045.00	1,463.00	1,563.00	478,000.00	1,195.00	1,673.00	1,773.00
439,000.00	1,047.50	1,466.50	1,566.50	479,000.00	1,197.50	1,676.50	1,776.50
440,000.00	1,050.00	1,470.00	1,570.00	480,000.00	1,200.00	1,680.00	1,780.00

FIDELITY NATIONAL TITLE
EFFECTIVE MARCH 1, 2003

Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate	Liability Amount	Loan Policy Rate	Owner Policy Rate	Simultaneous Issue Rate
481,000.00	1,202.50	1,683.50	1,783.50	491,000.00	1,227.50	1,718.50	1,818.50
482,000.00	1,205.00	1,687.00	1,787.00	492,000.00	1,230.00	1,722.00	1,822.00
483,000.00	1,207.50	1,690.50	1,790.50	493,000.00	1,232.50	1,725.50	1,825.50
484,000.00	1,210.00	1,694.00	1,794.00	494,000.00	1,235.00	1,729.00	1,829.00
485,000.00	1,212.50	1,697.50	1,797.50	495,000.00	1,237.50	1,732.50	1,832.50
486,000.00	1,215.00	1,701.00	1,801.00	496,000.00	1,240.00	1,736.00	1,836.00
487,000.00	1,217.50	1,704.50	1,804.50	497,000.00	1,242.50	1,739.50	1,839.50
488,000.00	1,220.00	1,708.00	1,808.00	498,000.00	1,245.00	1,743.00	1,843.00
489,000.00	1,222.50	1,711.50	1,811.50	499,000.00	1,247.50	1,746.50	1,846.50
490,000.00	1,225.00	1,715.00	1,815.00	500,000.00	1,250.00	1,750.00	1,850.00
750,000.00	1,878.00	2,625.00	2,725.00	1,500,000.00	3,500.00	4,750.00	4,850.00
1,000,000.00	2,500.00	3,500.00	3,600.00	1,750,000.00	4,500.00	5,375.00	5,475.00
1,250,000.00	3,000.00	4,125.00	4,225.00	2,000,000.00	4,500.00	5,600.00	5,700.00

Fidelity National Title

INSURANCE COMPANY



133 Federal Street
Boston, MA 02110
(617) 350-8828
(800) 882-1266
(617) 350-8826 fax

PREMIUM RATE INCREASE

EFFECTIVE MARCH 1, 2003

Effective March 1, 2003 the rates for our Owners Policy premium will increase. The rates will be as follows:

Standard ALTA Owner Policy

Up to and including \$1,000,000.00 of liability	\$3.50 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00	\$2.50 per \$1,000.00
Over \$2,000,000.00 is negotiable	

TITLEPLUS Owner Policy (Enhanced Coverage)

Up to and including \$1,000,000.00 of liability	\$3.85 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00	\$2.75 per \$1,000.00
Over \$2,000,000.00 is negotiable	

Standard ALTA Loan Policy NO CHANGE

Up to and including \$1,000,000.00 of liability	\$2.50 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00	\$2.00 per \$1,000.00
Over \$2,000,000.00 is negotiable	

TITLEPLUS Loan Policy (Enhanced Coverage) NO CHANGE

Up to and including \$1,000,000.00 of liability.....	\$2.75 per \$1,000.00
Over \$1,000,000.00 and up to and including \$2,000,000.00.....	\$2.20 per \$1,000.00
Over \$2,000,000.00 is negotiable	

NOTE: Premium for policies issued prior to March 1, 2003 should be calculated at the current rate.

SIMULTANEOUS ISSUE RATE: The Simultaneous Issue rate of \$100.00 will remain the same. Owner's rate (ALTA or TITLEPLUS) based on the purchase price plus \$100.00 for the loan policy (ALTA or TITLEPLUS). Note: The ALTA and

TITLEPLUS owner and loan policies may be interchanged for simultaneous issuance.

MINIMUM PREMIUM: The minimum premium for Mortgage and Owner's policies (ALTA and TITLEPLUS) is \$100.00.

REFINANCE RATE: If a policy has been issued insuring the mortgage being refinanced, then the new premium may be 60% of the current premium. If the amount of the new loan exceeds the amount of the old loan, then additional premium at the full rate should also be collected for that excess amount.

PLEASE NOTE: All of the software companies have been notified of the rate change. Please contact your individual software company in order for them to change your software. If you have any questions please contact the Boston office. 2/7/03